People's Perception and Attitude Towards Poverty Reduction in Malawi; The Case of Community Organizing and Development in Thyolo District

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ABSTRACT:

Extreme poverty has been a challenge among the people. Now out of eight billion of human population that are on the earth, more than one billion live in harsh life of extreme poverty, that is below defined poverty line by World Bank, a dollar per day. Therefore, Non-governmental Organization (NGOs) use more money for projects and policies intended to improve these people's lives. The majority of the people in Malawi are taking extreme poverty as their day-to-day song even though projects and programs implemented. The study assesses and examined the effectiveness of Community organizing in poverty reduction. The study used quantitative and qualitative method. The study conducted in 12 T/As selected in Thyolo district. The study involved 301 participants, through 25 community members from each T/A mentioned above in Focus Group Discussions (FGDs) in a separate location. And 19 Key informant interviews were done with decision makers of community issues and development. The cluster members were purposively and Systematic randomly sampled. The study's outcomes reveal that there is sufficient understanding about clusters/VSLs and its operation in Malawi. People's mind set have been changed since the establishment of VSLs/clusters. The cluster's potential is that if clusters are managed well more people will profits and bring change in the living standards of communities. It is evident that VSL/clusters in Thyolo are not yet effective in poverty reduction. But there is relief to the VSL members as problems for the cluster members looked to be less compared to way back before joined VSL. This is because the problems for the cluster members looked to be lesser compared to non-cluster members. The study learned that the service provided by clusters didn't meet VSL member's expectations. Cluster members are facing many challenges due to the vulnerability context. The sustainable poverty elimination in VSLs can be successful if the NGOs and government focuses to the needs of people, be familiar with their culture and livelihoods plus available natural resource in their area. The study recommends that governments and developmental agencies should revisit livelihood strategies to deal with vulnerability context that has been accelerating poverty. Secondly, clusters can be empowered through industrializing depending on the resources available on the area as job creation. Thirdly, promote exports production through low government fees and awards. Lastly, people should be empowered to have assets that cannot be affected by vulnerability context

Keywords: Extreme poverty, Poverty reduction Community organizing, Sustainable Livelihood Approaches, Cooperative society, Village banks, District and Traditional Authority

Introduction:

The total number of humans currently living on earth is called population. There are around eight billion of human population living on the earth estimated (Worldbank, 2022). The major challenge is extreme poverty to some people living on earth which affects living standard of these people. According to world bank press release currently COVID-19 pandemic, Russia and Ukraine war are some of the vulnerability contexts that escalate poverty figures with approximately 150 million people into extreme poverty. Therefore, to change the living standards of people, the policy makers, government and NGOs should revisit and evaluate the past projects plan and outcomes to suit the vulnerability context that affects livelihood assets (Achitabwino, 2022). Malawi performed poorly in four

MDGs out of eight as 76% of Malawians are still suffering with extreme poverty even though donations funds invested in poverty elimination programmes didn't meet intended purpose. The power of extreme poverty is still manifested in the lives of many Malawians besides ant-poverty programmes being implemented the whole country by development agencies (Likomwa, 2014). Therefore, NGOs, private sectors, government, policy makers and Community Organizing (CO) are struggling to achieve their purpose of existing of poverty reduction and providing the sustainable livelihood and people's needs. The community organizing comes in the various forms for profit making and non-profit making like society cooperation, microfinance, club, associations and CBOs. This community organizing is organization managed by volunteers in a community sometimes may have a secretariat to support them whereby people with common goal work together to achieve good welfare of its members. The aim of all these Community Organizing is to bring change and support to the Malawian government in its mission of changing people's livelihood and bring development to less privileged people especially in rural communities. This study will much focus on the Village Saving and Loans group (VSLs). The level of extreme poverty now can tell that something is wrong somehow and somewhere. It shows that there is a gap need to be identified, through the approaches, activities and perception of people on community organizing especially cooperative society and village saving and loans which are not yield intended purpose of poverty reduction.

Background of the Study

The idea of establishing community organizing and rural development is to bring change in the living standards of the communities. As the focus is based on poverty reduction and sustainable livelihood to the primary beneficiaries like individuals and community people. So many programs on community organizing and rural development activities have been done around the world but majority are not achieving its intended purpose sometimes not sustainable (Friel, 2021). The aim of CO is for poverty eradication and promotion of community development with specific focus that goes to the less privileged people to be empowered. This is possible with financial, technical and material support from NGOs and government. The impact of social and economic support to community members, result can be manifested in the lives of people in many ways through day-to-day activities. In a list of failed and troubled developmental projects around the world you may come across to unsuccessful project of $3.8billion for St Helena Inland new airport project that could create direct and indirect job opportunities to local people and change the living standards of individuals. However still looking into poverty reduction projects around the world, nearly 40,000 boreholes project went unsuccessful and not less than $355 million have been spent by international donor agencies to bring clean water for daily consumption in Saharan Africa (Admin, 2016). Another example is One Village One Produce (OVOP) program in Malawi. They missed important social needle like empowerment of women, build community leader's capacity, understanding people's livelihood, actions and interest as a guiding principle. The role of stakeholder coordination especially government offices and communities to measure other areas that affect the individual empowerment were not applied properly. However, OVOP missed the target of empowerment and top-down approaches toward African rural development have not been sustainable to reduce poverty (Kurokawa et al, 2010. Here lesson learned is that always people expect a lot from community organizing projects introduced to their communities but get disappointed at the end as the purpose missed. The above issue about OVOP program may be an indicator also of unsustainable project which accelerating extreme poverty to rural communities as people are not focused sustainable livelihoods.

On other hand we know that apart from policies, programs and funding from donors, self-help approach and participation of individuals in the communities is the most important to achieve a desired goal. In additional, governments and developmental agencies which support sustainable livelihood framework have been talking about sustainable development for all but rural communities are left behind as OVOP did, for not use guidance from issues that move people's livelihoods. For example, looking into the needs of people, motivation, inclusion and teamwork, conducted in partnership and new ideas. On the other hand, the Model Childcare Centre called Umodzi-Mbame along the Chikwawa road in Juma village (T/A Somba). Said at the beginning centre project developing was threatened by the insufficient participation of the local community which rendered not achieving a goal (NA, 2016). This is the opposite of the aim of community organizing and the rural development of poverty elimination. However, many implemented projects and programme with the aim of poverty reduction did not achieve the purpose. The government, NGOs and community organizing are struggling to achieve their purpose of existing and reduce poverty of rural communities. It shows that there is a gap need to be identified, through community organizing project that has been implemented in Malawi which did not achieve the purpose of poverty reduction. For example, in 2004 there was a 25 small water ponds rehabilitation project in Rumphi and Mzimba districts of Malawi's northern region. The Horticulture and Horticulture and Food Crop Development Project targets was to empower lives of 8500 subsistence farmers with African Development Bank funds which did not achieve the purpose and left people in problem of poverty (Nkhoma, 2011).

According to Chiphwanya (2022 exposed gaps through increasing of jobless, unsustainable livelihood, programs and projects outcomes that have been implemented by government, NGOs and community organizing. For example, government activities implemented didn't meet the desired goal like poverty elimination in southern region of Malawi through one of the projects under Zomba rural development which didn't meet the intended purpose of supply clean water to people. The project's aim was to supply clean water to people by drilling and install 88 boreholes but only 12 boreholes were constructed during the project period, left big gap unachieved (NA, 2000). This can determine that there is a gap somewhere and bring a question why and where is the gap to be filled? The case study will be conducted in Malawi, Thyolo district.

Study's Objectives

The main objective is to critically assess effectiveness of community organizing activities and self-help approaches towards poverty eradication with focus on individual and community members. This thesis is underpinned on the following specific objectives; To examine people understanding of community organising in Thyolo. To analyse the aims of community organising on sustainable livelihood approaches in the identified study area. To assess the community groups designed of poverty eradication to community members and analyse the group impact compared to non-group members. To assess the impacts of participating in community organizing to the members in ending poverty in Thyolo

Research Design and Methodology

This study uses mixed method as descriptive and exploratory in nature. Therefore, both qualitative and quantitative design of data collection was involved.   The study used qualitative and quantitative methods as the combination helped to develop a stronger understanding of the research problem by overcoming the limitations of each for better evaluation (Osbaldeston, 2021)**.** Qualitative data was collected from the individual members of organizing groups and the quantitative data was collected from the participating and non-participating members of the organizing groups. This is because the study focused on critical assessment of the community organizing activities which bring more questions like; Why are people willing to organize themselves? What roles does the community organizing play to the participants both men and women? What is it that keeps the participants organized in community organizing? What benefits do the participant get in community organizing? How is life of the participants after and before joining the community organizing? This can be answered through application of scientific methods like quantitative and qualitative approach through assessment of attitudes, opinions and behaviour which gives research insights and impressions by generates results either in non-quantitative or/and qualitative form. The aim was to get in depth information on poverty eradication and peoples view based on their local organization in this case community organizing activities and self-help approaches towards poverty reduction. As the study method explains and expose all the outcome in detail for the easy understanding of the evidence and the suggested method gives depth information of the study (Gerring, 2004/5).

A total of 301 representatives were studied from 684 clusters of VSL in Thyolo district. The individuals were purposively selected as follows; 222 cluster members, 60 non-cluster members and 19 key informants to come up with 301 figure of sample size. This is the total number of registered clusters listed divided by cluster membership. The clusters selected based on their geographical location and structures called Traditional Authority (T/A). The transects were done in 12 T/As in Thyolo district whereby cluster members, non-cluster members and key informants are making sample size of the study.

Data Collection details

The primary data was collected from field (12 T/As in Thyolo district) and through the design and administration of questionnaire to key informants and members of the clusters. The interviewee met face-to-face conversation with respondents through FDGs and key informant interviews with the aim of collecting related information to answer a research question. The researcher visited all selected clusters to collect the field data following the Community Development Assistant (CDA/s) facilitation. The researcher recorded and administered questionnaire whereby it used the questionnaire to interview the respondents and fill in the answers. The research tools like word test, sentence completion test, story completion tests in questionnaires and focus group discussion were used. Questionnaires were designed to target people in different levels and clusters according to people who were interviewed in Thyolo district.

The results of this study

This part presents findings of this study. It is shading lighter on the demographics, respondent's knowledge of VSLs/Clusters, view on VSL/cluster system, the services rendered and outcome satisfaction of VSLs/Clusters and social impact of VSLs/Clusters.

Out of 301 respondents who were interviewed using FDGs and questionnaire. So, 61(20%) people were males while 240(80%) were females above 18 years old. There were more women than men interviewed. However, during FDGs researcher learned that men thought VSLs/clusters is for women. The FGD majority 259 (92%) revealed that men are not trusted in VSLs/clusters to holds leadership positions which render's them feel awkward to be led by women. Additionally, men's participation looked to be poor in VSLs/clusters due to alcohol or beer drinking joints. However, the majority of the respondents were women than men. In Malawian population of women is more than men and women (Malawi, 2021).

Respondent's Knowledge on the nature of the VSLs/Clusters to examine people's understanding of community organising in Thyolo district

The results and finding showed that 100% of people heard a word community organizing (VSL/Clusters/Cooperatives) as you can see in the table below. This agrees to the FGD with clusters members and non-members whereby the majority 276 (98%) of the groups specified community organizing knowledge and the rest 6 (2%) confusing with other NGOs. The definition of the community organizing was the same according to qualitative findings with similar sense as explained below; "*Ndi gulu losungitsa ndalama komanso kubwerekesa ndalamazo nokhanokha malingana ndi malamulo*" meaning "VSL/cluster is a grp of people who set a saving group and borrow money as people with the same interest, according to laws for household development"

Table 1: Those heard a word community organizing (VSL/Clusters/Cooperatives)

Description	Frequency	Percentage
Yes	19	100%
No	0	0%
Total	**19**	**100%**

Sufficient understanding among the people for the community organizing

The SPSS results shows that 17(89.5%) respondents indicated "Yes" to understand VSLs/clusters. This means that there is sufficient knowledge among the people about community organizing. Results shows that VSLs/clusters are the common to people as the self-help initiatives groups. Followed by 2(10.5%) to the respondents who not really sufficient to understand VSLs/clusters. However, the results and finding from FGDs, the common statements on the understanding among the people for the community organizing, said. *"We understand VSLs/clusters very well since some people are losing property due to unpaid loans. People had fear to join groups sometimes because issues of unpaid loans to VSLs/clusters caused them to relocate to other areas to run away from fell members. It's not easy to join if someone who don't have proper income activities."* The majority 276 (98%) of people confirmed that there is sufficient knowledge among the people about VSLs/clusters. And 6 (2%) of wasn't sure or familiar if there is sufficient knowledge among the people about community organizing.

Sufficient understanding among the people for the VSL/cluster operations

The SPSS result shows that the majority 13 (68.4%) of the respondents indicated "Yes" to understand VSL/cluster's operations followed by minority 6 (31.6%) of the respondents which indicated "Not really" meaning don't

understand VSL/cluster's operations. The result and finding showed that majority of the people know and they have idea of activities of VSL operation in their heads. This is agreed to majority 240 (85%) of the FGD, as manifested with various respondent's statements. The common statements during FGD were *"Yes, people understand the very well about clusters as members follow the rules of the VSL. For example, our group lead as model that cause establishments of new VSLs which means people are attractive with the information attached to it"*. The study finding and result confirmed that more people do understand VSLs and it is clear to community people after common points of FGDs. *"On VSL operation depends on individuals how he/she understand VSLs activities both non-group members and members in VSLs 80% do understand cluster's operations"* only few 42 (15%) of the FGD shows not to follow the VSL operations.

Respondent's view on VSL/cluster system and to analyse the aims of community organising on sustainable livelihood approaches in the identified study area

The table below, 12(63.2%) respondents' majority showed to have <30 VSL/clusters available in the areas. This means that people are familiar with the CO system. This can be witness that more people are taking part or are members of the established CO in the community. However,4 (21.1%) of the respondents have >70 VSLs which is good as well to have more CO in the areas. But its 50 - 50 of the respondents who have indicated <40, <50 and <60 of the VSL/clusters in their areas. Since all 3 (<40, <50 and <60) indicating 1 (5.3%) of the respondents. As manifested by frequency statements in FGDs with study's participants the majority 197(70%) indicated more than 60 VSL/clusters per T/A level. According to response indicated that some are formal and registered but majority are not registered by local government. They organize themselves to have everything same as formal to enjoy service as well. However, 30% said they don't know number of VSL in their area.

Table 2: Number of VSL/clusters

Description	Frequency	Percentage
<30	12	63.2%
<40	1	5.3%
<50	1	5.3%
<60	1	5.3%
>70	4	21.1%
Total	**19**	**100%**

Period to increase number VSL/cluster
According to majority of the respondents end of the year they do register new VSL numbers. The SPSS finding shows 12 (63.2%) of the respondents indicating end of the year as the period of adding new clusters and members. This do help to control the activities and confusion of VSL by having time to add members and establish new VSL. However, 4 (21.1%) of the respondents said the period half a year is the period to register new VSLs. Some do every 6 months but not common to many clusters. While 2 (10.5%) of the respondents had no idea about adding new cluster and 1 (5.3%) of the respondents indicated every month.

It shows that the majority of the respondents indicated that VSL members are satisfied with the meeting points of the cluster/VSL in items of walking distance, security and locations. As tables below explains that the respondents indicated 16 (84.2%) are satisfied with walking distance, same as security 16 (84.2%) of the respondents and 17 (89.5%) of the respondents in items of location. This confirmed that majority are happy with the VSL system point of meeting and security. This is same as majority of the FGD 274 (97%) commented during sessions with participants indicated that the attendance of the members is good and they do come in time means everything is well. No body complained about anything about walking distance, security and locations of the meeting point.

Table 3; Satisfaction with the current points of meeting of the cluster/VSL in items of

Description	Satisfied		Not satisfied	
	Frequency	%	Frequency	%
Walking distance	16	84.2%	3	15.8%
Security	16	84.2%	3	15.8%
Locations	17	89.5%	2	10.5%

System of selecting cluster leaders used in VSLs

The SPSS indicating that all 19 (100%) of the respondents said cluster leaders are selected through votes. It shows that there is democracy in the VSLs when it comes on the selecting leaders. The respondents indicating that VSL's member speak through votes to choose VSL leadership. The study established that VSL members have right to put leadership they want to achieve their intended purpose of organizing. Moreover, FDG revealed that selecting VSL leaders' members consider education background especially who can read and based on the profile e.g., chairperson. In additional it manifested in FGD results that majority of people 268 (95%) on the selecting VSL leaders come into two ways like mentioning names and votes who will be VSL leaders and based on the personal profile. They said that "*sometimes we can write small papers with numbers or positions and everyone pick one then we know our leader*". This means they make small papers and ask anyone to pick one piece of paper to get position they will be in the VSL. The voted members in VSLs to lead the operations of the clusters are the volunteer that led VSLs until closing of the season.

People Satisfied with That Voting Method

The finding shows that 18 (94.7%) of people are satisfied with voting method. Although 1 (5.3%) of people are not happy with voting system but the majority speaks louder than minority. According to FGD majority comments of people 268 (95%) are happy in the area with the voting methods of choosing leaders in the clusters.

Village heads should be in VSL/cluster

The result elucidates that 19 (100%) of the respondents are not happy to see village heads to be in VSL/cluster. The study findings learned that there was big 'NO' to allow village personal to be VSL member. During FGDs 259(92%) participants shades more lights that there are more challenges that clusters can face. However, referring to FGDs they gave many similar reasons. The reasons behind indicated was that they may not be controlled by other members. They may use their powers to destroy the cluster's aim especially issue of money. The village heads should have their own VSL/cluster to avoid challenges in the VSL/cluster. Lastly, they may need their respect all the time which may affect the performance of the VSL.

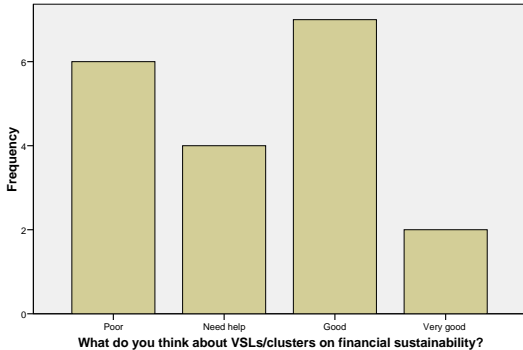### Period preferred cluster leadership to stay in power

The majority of respondents indicated that they prefer cluster leadership to stay in power 1-3 years. These 17 (89.5%) respondents think that the VSL plans can be achieved if the   leadership to stay in their positions longer

period. However, 2(10.5%) of the respondents prefer that VSL/cluster leadership should not be permanent but 6 months then vote again until the cluster share the money. However, referring to FGDs with the clusters both VSL group members and non-group members indicated 1 -2 years to assess well the management change is needed. The FGD majority 254 (90%) explained that it's good for cluster leaders to stay in power for 1yr and extend after seen his/her leadership. But 28 (10%) prefer that VSL/cluster leadership should be 6 months then vote again following the performance of the leadership.

To assess the community groups designed for poverty eradication to community members and analyse the group impact compared to non-group members

In the figure below the gap between good and poor its small. According to 7 (36.8%) of the respondents think that VSLs/clusters are good on financial sustainability while 6 (31.6%) of the respondents' said poor. However, 4 (21.1%) of the respondents said clusters need help from external to be financial sustainability. Whereas 2 (10.5%) of the respondents' said good on financial sustainability. Results in the figure above express the views of the majority that VSL provide financial sustainability since chance of saving and investment is available to VSL members. This agreed to FGD results whereby the majority 203(72%) indicated to use income from VSL to farming and school fees for their children. Indeed, this can be financial sustainability if the outcome from farming and education start brings back income to the household. This could be short term or long-term investment depending to the individual's plan. 79(28%) use income from VSL for basic needs like food.

Figure 1: VSLs/clusters on financial sustainability

VSLs/clusters on financial security

The findings show that there is enough security on VSL financial. According to 10 (52.6%) of the respondents' said there is good financial security on VSLs. This is plus to source external support for VSLs to make it successful. Only 6 (31.6%) of the respondents' said poor financial security in clusters. This depends on type of the leadership within the group whereby challenges arise on the closing date of the group. They may not achieve to collect all loans from members who failed to pay back in time and end up disappointing fell members.

VSLs/clusters on management

Referring to 14 (73.7%) of the respondents' said good VSLs on management its more encouragement. The majority 237(84%) views of the FGD concluded that VSL is good in management. Whereby 45(16%) of FGD thought need help some sort of trainings and empowerment to the members to understand and improve other areas. Supported by 3(15.8%) of the respondents on the table above, said VSL need support on the management items of trainings. According to findings, VSLs/clusters are good on management according to the table then trust can be founder mental to members. This can be done if all members do their roles properly. The study results here can be the starting point of promoting of VSL and find a way of motivating the VSL participants. But 1(5.3%) of the respondents' said poor on the VSLs management and 1(5.3%) of the respondents' said good on the VSLs management

VSL/cluster on individual empowerment

The majority 14 (73.7%) of the respondents' said very good VSLs on empowerment. The majority 237(84%) views of the FGD concluded that VSL activities are good on empowerment. The study result and findings are great and encouragement to policy makers who are struggling to achieve their purpose of existing of poverty reduction and providing the sustainable livelihood and people's needs. Founder mental of successful is the empowerment and support to less privileged. Seconded by 3(15.8%) of the respondents' said VSL need support on the empowerment. But 5.3% of the respondents' said poor on the VSLs on empowerment and 1(5.3%) of the respondents' said good on the VSLs on empowerment.

VSL/cluster on accountability

VSLs/clusters are very good on accountability as indicated by majority 11(57.9%) of the respondents. The majority's views 220(78%) during FGD concluded that VSL system do open things, share and listen to the participants. As accountability looks on the poverty eradication as problem to deal with through openness and teamwork. The principle of conducting the activities in partnership this can be done on all sectors to see fruits and benefits doing things honesty. The responsive and participatory which focus on less privileged should be factors to find and solve people's needs through accountability. Seconded by good 4 (21.1%) of the respondents on the figure shows to be satisfied on the VSL's accountability.

VSLs/clusters on communication

VSLs/clusters doing well on the communication referring to 10(52.6%) of the respondents said good on that VSLs/clusters items of communication. The study result on VSL communication is motive. This is because self-help efforts guide to find ways and means by which the one can play an important part in rural development. The communication helps to improve attitude of people towards change of their living standard and reforming the weak areas and increases participatory involvement of the individuals. And supported by 6(31.6%) of the respondents who said very good on VSLs/clusters items of communication. Findings here showed that people share the information within and outside the group properly.

VSLs/clusters on poverty reduction

The study result and findings are that cluster system have potential to reduce poverty referring to the table above. According to the table 10 (52.6%) of the respondents indicated that VSL is one of the good tools to fight poverty. The FGD majority comments, 268 (95%) indicated that sequence to overcome poverty should be people-centred which focus to the needs and day to day's activities for their surviving. By understanding the culture, attitude and value of people can make followers to be motivated. According to the FGD majority, it shows that in VSL need support from external to win the poverty battle. There are some challenges that are limiting the community organizing and members from fully contributing their efforts to fight poverty. However, only 4 (21.1%) of the respondents on the table said need support to fight poverty and 3 (15.8%) of the respondents' said very good to eradicate poverty. But 2 (10.5%) of the respondents' said poor in fighting poverty.

Table: Shade lighter VSL/clusters on management, empowerment, accountability, communication and poverty reduction

Description	Poor		Need help		Good		Very good	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
management	1	5.3%	3	15.8%	14	73.7%	1	5.3%
empowerment	1	5.3%	3	15.8%	1	5.3%	14	73.7%

accountability	2	10.5%	2	10.5%	4	21.1%	11	57.9%
communication	2	10.5%	1	5.3%	10	52.6%	6	31.6%
poverty reduction	2	10.5%	4	21.1%	10	52.6%	3	15.8%

Challenges faced working with VSL

Mishandling the cluster funds, it's a big challenge, according to the table above as 13(68.4%) of the respondents' said yes funds are mishandled. The majority 237(84%) views of the FGD agrees with table above. The study result showed that VSL/cluster have no sufficient knowledge and skills to end poverty with their own capacity. If there are external support items of civic education and capacity building can help to deal with the problem of mishandling of VSL/Clusters funds. Only 6(31.6%) of the respondents' said not true that funds are mishandled in clusters. On the cluster/VSL system design this area needs to be checked and balanced well to avoid mistrust of the cluster/VSL. This cause the conflicts among the cluster/VSL members that can be involving other third party like government officers, village head sometimes police and courts. This finding is serious issue to be sorted out to fight poverty through CO.

Table 5: The challenges faced working with VSL - mishandling of VSL/Clusters funds

Description	Frequency	Percentage
Yes	13	68.4%
No	6	31.6%
Total	**19**	**100%**

The challenges you face working with VSL on the education background

The study result on the education background of the Cluster/VSL members does not affect the operations of the CO in the above table. This is good as any person can be a member of the CO and enjoy the VSL service. The finding here is that VSL system is inclusive as all people of various background can participate as a member. As 10(52.6%) of the respondents indicated that not true that VSLs are affected by education background while 9(47.4%) of the respondents' said yes, education background affecting cluster/VSL. Following the 240 (85%) of the FGD majority indicated that they need educated personal to be considered as a VSL leader when they are voting since s/he can read and light but that doesn't qualify one to become a member of VSL.

Respondent's View On VSL/Cluster Services Rendered and Outcome Satisfaction to assess the community groups designed for poverty eradication to community members and analyse the group impact compared to non-group members

VSL result into mind set change towards poverty reduction

The study result showed that there is a big mind set changed towards poverty reduction after joined VSLs. According to figure below majority indicated yes to mind set change on fighting poverty using CO. During FGD majority 268 (95%) indicated that the change can be traced through changes in development, education, health and agriculture. The dependence spirit is gone now as the people can now do most of the things with their own capacity *"We have seen many changes in various areas. Our children are able go to school with money we have been*

borrowing here in the Saving group for school fees and other school necessities. Our living standards have been improved as we're able to buy soap, food and clothes. Lack of money is the cause bad health and unclean."

People's mind set changed because of VSL services

The result indicating that 10(52.6%) of the respondents said people's mind set changed much more because of VSL compared the period before VSL's service. Moreover, during FGDs with clusters and non-members the majority 254 (90%) of the groups indicated mind-set changed in savings. The majority of the comments were direct that people's mind set changed after joined VSLs especially women have been empowered compared to years back. A quote from T/A Chimaliro cluster, one of the members said *"People's mind set changed since establishment of VSLs as people have been empowered compared to past years. Now people understand the important of saving the money and the benefits that follows. We now know that VSL is the start up to people in business. For example, we can pay school fee, hospital bill, we able to invest in agriculture, buy fertilizer and many".* Study results here showed that there is opportuneness of service from VSL that make possible for one to come out from poverty. This is the chance to Thyolo people who are still struggling from extreme poverty to use mind set change as a tool to success. However, 6(31.6%) of the respondents are saying less change of mind set.

Cluster/ VSL provide all services relevant to its members to end poverty

The study results and finding are that VSL provide all services relevant to its members to end poverty. The table above the majority 12(63.2%) of the respondents showed yes to see the potential in the clusters/VSLs to end poverty. And 5(26.3%) of the respondents indicated no potential while 2(10.5%) of the respondents indicated that not much potential cluster/VSL to end poverty. The majority 254(90%) of FDG participants indicate big potential on VSL to end poverty *"we believe that clusters can end poverty if we utilize it properly.* However, *Mr* Chimwazako (not real name) gave personal example, "*I belong to a certain daily farm cooperative here in Bvumbwe, I had a problem to solve and I got relief from the loan in our cooperative. If one can get loan from cluster for buying fertilizer can solve future challenges and be food secure and other basic needs. This daily farm cooperative is a bit different with VSLs where by one can get a loan with interest but at the end interest will not be part of your share while VSLs you do.*

The main reasons people to use a VSL/cluster service

The result showed that main reasons for people to use VSL/cluster services is because VSL empowers participants to come out from poverty. According to majority 10(52.6%) of the respondents in the table below indicating that the aim is to fight poverty. No wonder as the activities for VSL above agreed with the main reason of the CO. Seconded by 6(31.6%) of the respondents who thought that VSLs improved personal wellbeing which is the same as ending poverty. Taking from FGDs point of view with the clusters, the majority 282 (100%) indicated that people want to get support, be empowered and improves social welfare of home like access to loans. During FGD at T/A Mpenda, one of the members Mr Zake (not real name) commented that *"For example, borrow 50,000MK with interest of 10,000MK and buy a bag of 50kgs fertilizer for farming. After crop sales you pay back and enjoy the benefits of shares and profits from your crops isn't it great?"*

Table 6: The main reasons people to use a VSL/cluster service

Description	Frequency	Percentage
It empowers participants in come out of poverty	10	52.6%
Improved personal wellbeing (e.g economically, less dependent)	6	31.6%
It improves social welfare (access to loans	3	15.8%
Total	**19**	**100%**

The cause of so many VSL/Clusters members remain in poverty is known in the table below. According to the table indicated that 16(84.2%) of the respondents said yes that the VSL/Clusters members don't know how to use local resources. Although another 3(15.8%) of the respondents said not true that the VSL/Clusters members don't know how to use local resources.

Table 7: The cause VSL/Clusters members remain in poverty - VSL/Clusters members don't know how to use local resources

Description	Frequency	Percentage
Yes	16	84.2%
No	3	15.8%
Total	**19**	**100%**

The aim of establishment of VSL/cluster are -to reduce poverty and change the living standard of life

According to 17(89.5%) of the respondents on the figure above indicating I agree that the aim of establishment VSL/Clusters is to reduce poverty and change the living standard of life. Understanding of the aim of establishment of VSL/Clusters is very important in this study. During FGD on the aim of establishment of VSL/Clusters, the majority 273 (97%) showed that the service provided by VSL/clusters designed to end poverty. Currently people managed buy iron sheets for their houses from shares after closing the clusters season. They added that VSLs are promoting new dressing code and new businesses in the community even though looks to be small business due to low capital. They indicated that VSL has been a bridging the poverty gap towards to poverty fight to have small business is better than none.

The aim of establishment of VSL/Clusters - I don't know

It's clear that the aim of establishment of VSL/Clusters people understand very well. According to 17(89.5%) of the respondents indicating disagree not knowing the aim of VSL/Clusters establishment. Only 2(10.5%) of the respondents said they don't know the aim of VSL/Clusters establishment. However, during FGDs with clusters and non-members the majority 273 (97%) of the groups indicated they know the aim of establishment of VSL/Clusters and remained 9(3%) was neutral on this issue.

There is a change to the VSL members as less poverty level compared to way back before VSL services. Table below shade more lights that 68.4% of the respondents fully agree that VSL members as participants are come out from poverty gradually. During FGD on the aim of establishment of VSL/Clusters, the majority 273 (97%) showed

that the service provided by VSL/clusters designed to end poverty. They said that in common statement; *"We can confirm that the problems for VSL members are less compared to non-group members very much. Poverty levels still high because our contributions are very little if government and NGOs could support VSLs with starting packages"* Additional to that 31.6% of the respondents on the table agree also with the statement of less poverty compared to time before VSL/cluster services.

Table 8: VSL convenience statements of service

Description	Fully Agreed		Agree	
	Frequency	%	Frequency	%
Less poverty compared to time before VSL/cluster services	1	5.3%	3	15.8%

VSL convenience statements of service – Provide attractive services to people that fight poverty

There are attractive services in VSLs that people are motivated with to reduce poverty to cluster's members. As majority 12(63.2%) of the respondents fully agree that VSL provide attractively services with the aim of fighting poverty of members. The FGD majority 240 (85%) indicated that VSL provide attractively services with the aim of fighting poverty. Additional to that 5(26.3%) of the respondents agree also with the statement of VSL convenience.

Respondent's View On VSL/Cluster Social Impact To assess the impacts of participating in community organizing to the members in ending poverty in Thyolo

VSL/clusters resulted into a number of new developments to participants

The result on the impact 15 (78.9%) of the respondents indicating true that VSL/clusters resulted into a number of new developments to participants. This agreed to FGD results whereby the majority 203(72%) indicated to use income for house maintenance, basic needs and school fees. However, 4(21.1%) of the respondents saying false to the statement.

Kind of new developments established by VSLs - Business capital

The result on the impact on business capital, 14(73.7%) of the respondents indicating false that VSL/clusters kind of new development respondents can point established by VSLs. This agreed to FGD results whereby the majority 203(72%) indicated not used VSL income for business capital. However, 5(26.3%) of the respondents on the figure above saying true to the statement.

Clusters improve community participation

The findings on the cluster service 11(57.9%) of the respondents indicating yes that VSL/clusters service improve community participation. The FGD majority 240 (85%) indicated that indicating that VSL/clusters activities has improve community participation and motivations in development activities. However, 5(26.3%) said no any improvement to community participation. But 2(10.5%) of the respondents saying probably and 1(5.3%) of the respondents saying probably not to the statement.

The women and youth are empowered according to the table below 13(68.4%) of the respondents indicating yes. The majority 237(84%) of the FGD settled that clusters empower women and youth to standard on their own. However, 3(15.8%) of the respondents saying probably and 3(15.8%) said no any clusters empower women and youth.

Table 9: Clusters empower women and youth

Description	Frequency	Percentage
Yes	13	68.4%
Probably	3	15.8%
No	3	15.8%
Total	**19**	**100%**

VSLs resulted into job creation in the community

The result finding showed that VSLs didn't create new jobs in the community. According to 9(47.4%) of the respondents indicating not true that VSL/clusters resulted into job creation in the community. This agrees to the FGD whereby the majority 273 (97%) said they cannot point new job created by VSL as the money used for buying basic needs and supporting already exiting small business. But is possible to create more jobs in the community if they have big capitals from VSL. However, 4(21.1%) of the respondents said yes while another 21.1% of the respondents said probably. The remain 1(5.3%) of the respondents said probably not to the statement.

Service provided by cooperatives meet your expectations

According to result 7(36.8%) of the respondents indicated that service provided by VSLs/clusters fully agree to meet VSL members expectations while 6(31.6%) of the respondents agree with the statement. This is contrary to FGD results whereby the majority 273 (97%) said service provided by cooperatives didn't meet VSL participants' expectations. The study established that the service provided by cooperatives didn't meet VSL member's expectations following the FGD's majority statements. However, 4(21.1%) of the respondents on the figure above said service provided by cooperatives didn't meet VSL participants' expectations. Whereas 2(10.5%) of the respondents' said don't know.

Key findings

The roles community organising play to the participants both men and women is great, according to the percentage evidence indicated. Formation of clusters promoted community participation in various activities in Thyolo. No doubt that clusters are made to reduce poverty and bring change in the living standards of people. People's mind set have been changed compared to the period before VSL services especially women have been empowered. The study findings showed that VSL provide all services relevant to its members. And cluster's activities believed to end poverty if utilized it properly by participants. The study learned that the service provided by cooperatives didn't meet VSL member's expectations. Of course, there is relief to some VSL's member as problems for the cluster members looked to be less compared to way back before joined VSL. But the cause of VSL/Clusters members to remain in poverty now has been exposed as some VSLs do not have capacity to stand own their own because their contributions (money) are low. The majority of people understand the important of saving the money and the benefits that follows. In VSL, people are centred as clusters members are able to manage and improve their lives. The VSL/clusters members are not given an opportunity to participate in decision making by the developmental agencies, policy makers and government. The VSL/clusters members through forums they can express their opinion, knowledge and skills about cluster/VSL's service rendered and outcome satisfaction

System Theory –induce research observations with the theory

As systems theory focus on environment of systems in nature, society, and science. These three areas of the systems should be considered in VSL/clusters design to achieve the good results. Society as a system focus on the sum of relationship existing between VSL/cluster and environment. All the qualities of society like interdependence, likeness and differentiation, cooperation and conflict should be collaborated in VSL/clusters design. There is potential that if clusters are managed well more people will benefits by reducing poverty level and bring change in the living standards of people. Any system boundary can be either 'open' or 'closed' to overcome poverty. For example, of boundary that help to 'open' or 'closed' can be policies, road, communication, culture, beliefs, strategies, perception and mind set change. A close system refers to one completely sealed off to end poverty. And sealed off to promote better life of people from its environment by its boundary. As study establish that the main reasons people to use VSL/cluster services is to empowers participants to come out from poverty. VSL services should be open system items of business graduation from small business to big investment as assets like buying shares in various companies and adding value to exiting natural resources. People should learn to make things with local materials that can meet the international standards through PERT (Program Evaluation and Review Technique) system model which is logical and systematic.

Recommendations and Knowledge contribution of the study

The sustainable poverty elimination in VSLs to overcome poverty should be people-centred which focus to the needs and day to day's activities for their surviving. By understanding the culture, attitude and value of people can make followers to be motivated and the use of available natural resource in their area. It looks that poverty level is still high because their contributions are very little, they need support from external. The majority of VSL/Clusters members remain in poverty because they don't know how to use local resources available in their area and enough capital. The system theory of science goes together with innovations to success in life. This could be on job training as the way of empowering of unskilled people. However, VSL/Clusters as system of science do focus on a flow system model especially the flow of the material, energy and information that produce system results. Clusters are good and have potential to end poverty if government and donors can come up with innovations in VSL structure will achieve its purpose. The VSL/cluster have no sufficient knowledge and skills to end poverty with their own capacity. The government should promote the use of natural resource available in VSL's area to come up with finished products that Malawi needs most in the market. Cluster empowerment is the way to go, targeting local industrialization by using the raw materials that is used or sold at low cost in Malawi. Malawi is blessed with various minerals but the policies doesn't support poor people to come out from poverty prison with natural resource. Malawi has opportunities of mining minerals from different district that can produce finished product that can be exported. For example, the Malawi government has been struggling with the forex and poverty issues due to little focus on manufacturing, mining and tourism as well as exports and imports.

Conclusion

There is sufficient understanding about clusters/VSLs and its operation in Thyolo district. People's mind set have been changed since the establishment of VSLs/clusters especially youth and women. The roles community

organising play to the VSLs/cluster members both men and women is respectable. The cluster's potential is that if clusters are managed well more people will profits and bring change in the living standards of communities. It is evident that VSL/clusters in Thyolo are not yet effective in poverty reduction. But there is relief to the VSL members as problems for the cluster members looked to be less compared to way back before joined VSL. As problems for the cluster members looked to be less compared to non-cluster members. The study learned that the service provided by VSL didn't meet VSL member's expectations. The cause of VSL/Clusters members remain in poverty need to be solved because their contributions are very little, they need support from external. Currently, VSL/Clusters are looked down but could be very useful asset to overcome the poverty in Malawi. Of course, there are some changes in the lives of people but still majority of members are still struggling with poverty. This could be entry point to bring in innovations and value-added activities that will make people graduating from small business activities to big businesses.

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